

# FLOOD BASICS



# What is a BASE FLOOD?

- A flood that has a one-percent chance of being equaled or exceeded in any given year. It often is referred to as the
- “100-year flood.

~~100-year” flood.~~

“1% chance flood”

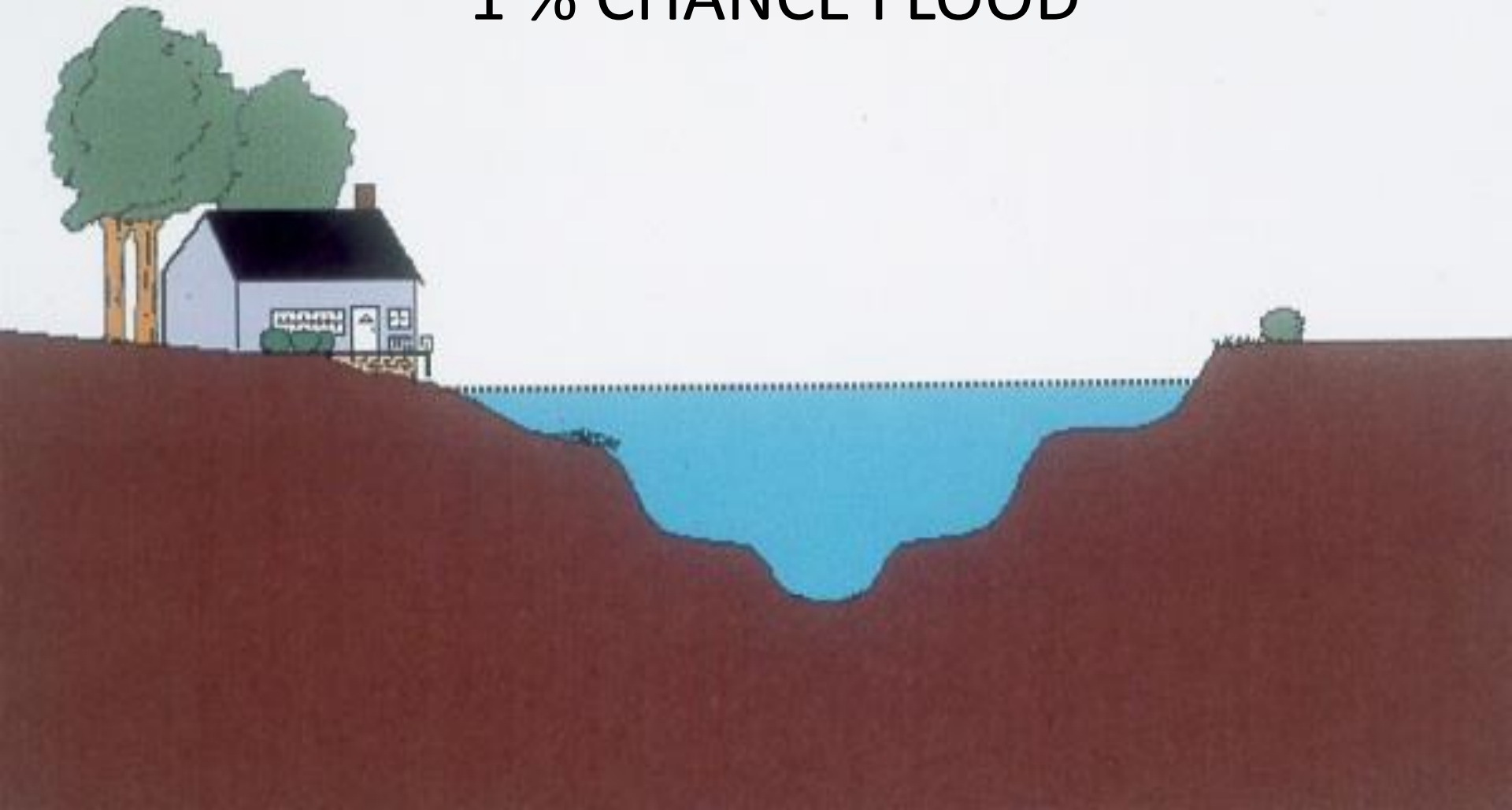


# Natural Stream Flow

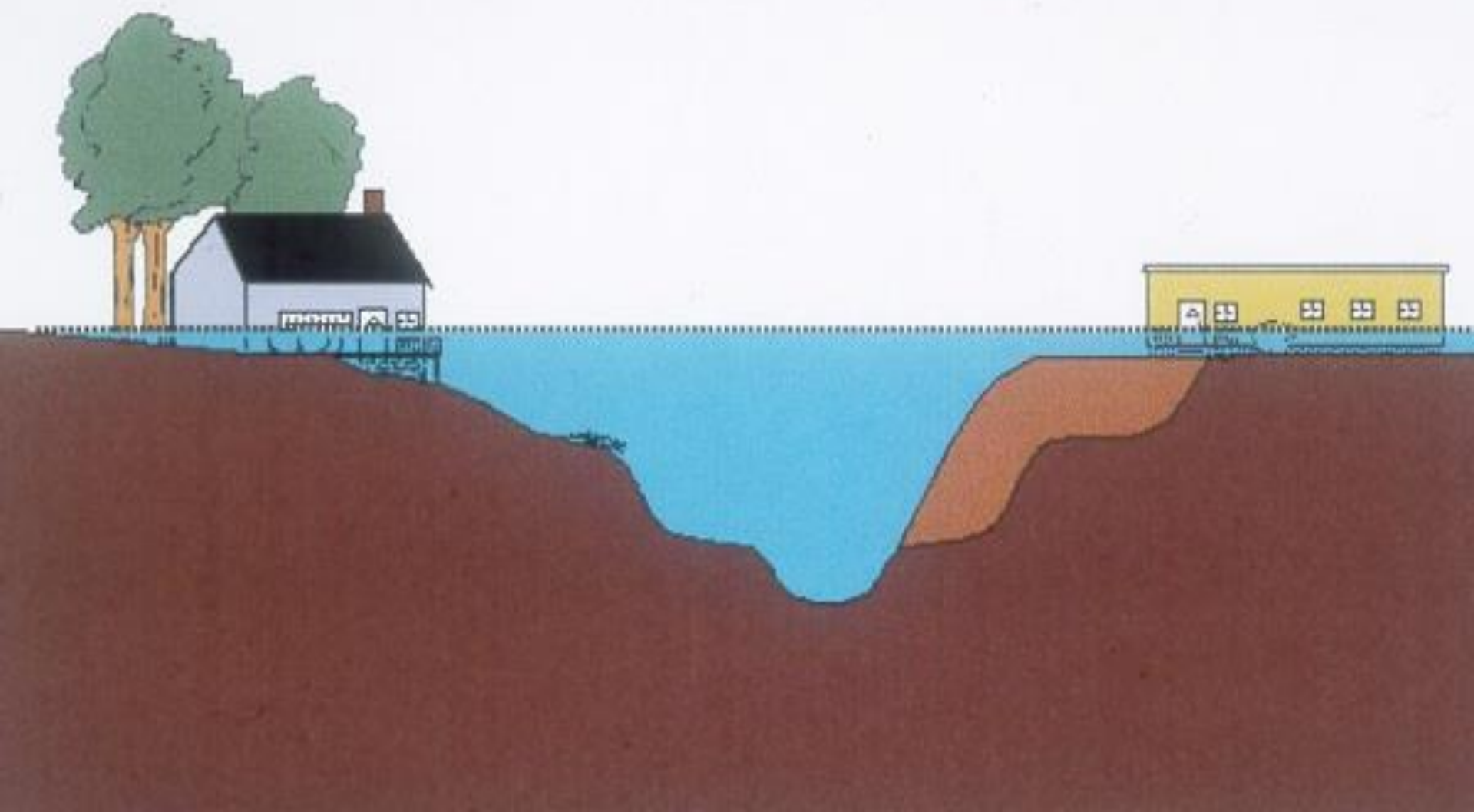


# Base (or 100-year Flood)

1 % CHANCE FLOOD



# Obstructed Floodway Base Flood Is Higher



<https://dnr.wi.gov/topic/FloodPlains/history.html#Definitions>



## **FLOODPLAIN & SHORELAND MANAGEMENT NOTES**

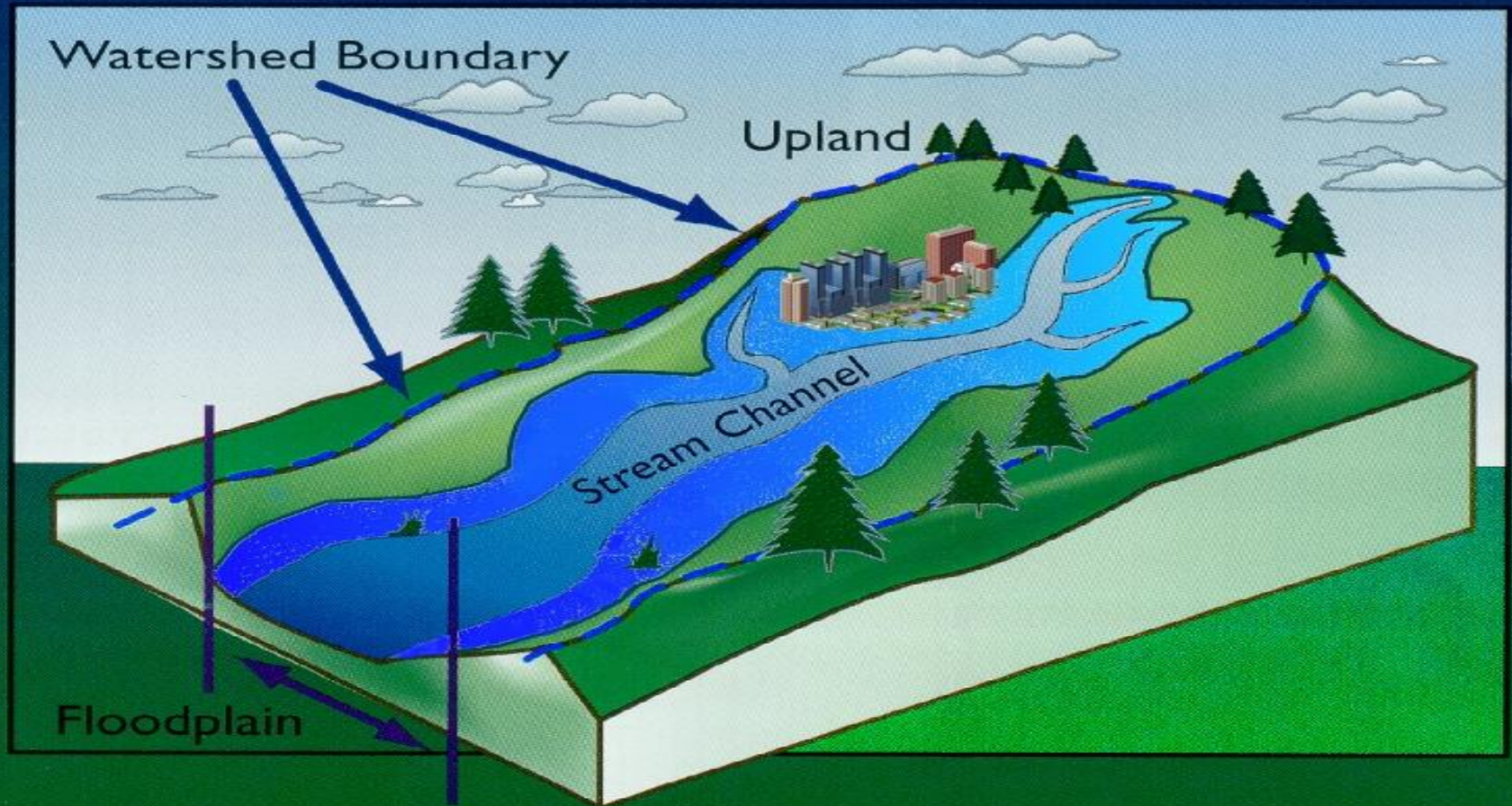
**<https://dnr.wi.gov/topic/Floodplains/ShorelandManageNotes.html>**

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**<https://content.govdelivery.com/accounts/WIDNR/bulletins/239de79>**



# A BASIC FLOODPLAIN WATERSHED





# National Flood Insurance Program (NFIP)

- Created by the National Flood Insurance Act of 1968
- Participation is **voluntary** based on a mutual agreement between the Federal government and the local community.
  - Adopt and enforce regulations
  - Eligible for flood insurance
- **Benefits** of participation:
  - Flood insurance
  - Grants and loans
  - Disaster assistance
  - Federally-backed mortgages



# Basic NFIP Regulations

- Ensure that all proposed **development** is reasonable safe from flooding
- Ensure that the **lowest floor** of any **new** or **substantially damaged** or **improved structure** within the SFHA is elevated to or above the base flood elevation.
- Ensure that **development** within the Floodway does not increase flood heights.

Eau  
Claire  
Co  
2016



Jefferson  
Co  
2008